Massachusetts Division of Insurance Annual Report of Membership in Insured Preferred Provider Plans by Plan Type as of December 31, 2005

2005 Massachusetts	2005	2004	2004 to 2005	2005	2004	2004 to 2005
Insured Preferred Provider Plan Members ¹	MA	MA	Change	Market	Market	Change in Market
By Plan Type	Members	Members	of Members	Penetration	Penetration	Penetration
MEDICAL Insured Preferred Provider Plans ²	332,665	359,456	(26,791)	5.20%	5.60%	-0.40%
DENTAL Insured Preferred Provider Plans	532,805	397,261	135,544	8.33%	6.19%	2.14%
VISION Insured Preferred Provider Plans	222,410	183,372	39,038	3.48%	2.86%	0.62%
MENTAL HEALTH and SUBSTANCE ABUSE Insured Preferred Provider Plans	180,832	181,203	(371)	2.83%	2.82%	0.00%
PRESCRIPTION DRUG EXPENSE Insured Preferred Provider Plans	547	1,468	(921)	0.01%	0.02%	-0.01%

¹ Information reported by carriers offering an insured preferred provider plan, based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.1," which instructs carriers to exclude members for whom the carrier did not bear any financial risk.

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² John Alden Life Insurance Company notified the Division of changes to its 2004 medical membership. The 2004 statistics have been updated to reflect an additional 676 members as of December 31, 2004.